

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

	) Confirmation No.: 4570
	)
	) Group Art Unit: 3693
	)
Applicants: KUMAR et al.	) Examiner: Kirsten S. Apple
	)
Application No.: 10/036,286	) <b>RESPONSE</b> to May 22, 2007 Final Office
	) Action
Filing Date: 12/31/2001	)
	)
For: METHOD AND APPARATUS FOR	) Docket No.: G07.010
PROMOTING USE OF A	)
FINANCIAL PRODUCT	) <b>PTO Customer Number 28062</b>
	) Buckley, Maschoff & Talwalkar LLC
	) 50 Locust Avenue
	) New Canaan, CT 06840
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Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed May 22, 2007, please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 10 of this paper.